

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MASSACHUSETTS

In re: CHERYL L DUARTE

Case No.: 07-11038-WCH

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carolyn A. Bankowski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2007.
- 2) The plan was confirmed on 04/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/26/2008, 11/06/2008.
- 5) The case was dismissed on 04/22/2009.
- 6) Number of months from filing or conversion to last payment: 16.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 130,500.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$5,208.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$5,208.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$510.37
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$510.37
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMC MORTGAGE SERVICES INC	Secured	22,000.00	26,944.98	26,944.98	4,503.34	.00
AMC MORTGAGE SERVICES, INC.	Secured	NA	.00	.00	.00	.00
BENEFICIAL MASSACHUSETTS INC	Unsecured	2,131.24	NA	NA	.00	.00
CARD PROCESSING CENTER	Unsecured	335.18	NA	NA	.00	.00
CAVALRY PORTFOLIO SERVICES, LLC	Unsecured	220.49	NA	NA	.00	.00
COMM OF MASS, DOR	Priority	3,908.51	1,265.35	904.25	.00	.00
COMM OF MASS, DOR	Unsecured	840.06	637.48	650.28	.00	.00
ECAST SETTLEMENT CORP.	Unsecured	NA	2,131.24	2,131.24	.00	.00
GMAC	Secured	424.00	423.40	423.40	194.29	.00
NSTAR ELECTRIC	Unsecured	2,602.79	2,833.12	2,833.12	.00	.00
NSTAR GAS	Unsecured	2,478.25	3,025.95	3,025.95	.00	.00
PFG OF MINNESOTA	Unsecured	396.75	NA	NA	.00	.00
PREMIER BANKCARD/CHARTER	Unsecured	400.00	396.75	396.75	.00	.00

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SOUTHCOAST HOSPITAL GROUP	Unsecured	25.00	NA	NA	.00	.00
TOWN OF FAIRHAVEN	Priority	200.00	NA	NA	.00	.00
UNIFUND CCR PARTNERS	Unsecured	956.17	956.17	956.17	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	26,944.98	4,503.34	.00
Debt Secured by Vehicle:	423.40	194.29	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	27,368.38	4,697.63	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	904.25	.00	.00
TOTAL PRIORITY:	904.25	.00	.00

GENERAL UNSECURED PAYMENTS:

9,993.51 .00 .00

Disbursements:

Expenses of Administration:	\$510.37		
Disbursements to Creditors:	\$4,697.63		
TOTAL DISBURSEMENTS:			\$5,208.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/30/2009

By: /s/Carolyn A. Bankowski

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.